

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security Number, Government Issued Identification and address information, account balances and payment histories, credit history, credit scores and income and debt information on all applicants. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons ISU Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ISU CREDIT UNION share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> – to offer our products and services to you	YES	YES
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	N/A	N/A
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	N/A	N/A
<b>For our affiliates' to market to you</b>	N/A	N/A
<b>For our non-affiliates' to market to you</b>	YES	YES


<b>To limit our sharing:</b>	Call <b>208-235-7100</b> or <b>1-888-847-8328</b> with any questions. Mail the <b>form</b> located on the other side of this document to limit our sharing of information. <b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information immediately. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
<b>Questions?</b>	



Who we are	
<b>Who is providing this notice?</b>	ISU Credit Union
What we do	
<b>How does ISU Credit Union protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured file areas and buildings.
<b>How does ISU Credit Union collect my personal information?</b>	We collect your personal information, for example, when you open an account, deposit money, pay your bills, apply for a loan, use your debit or ATM card. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only 1. Sharing for affiliates* everyday business purposes—information about your creditworthiness. 2. Affiliates* from using your information to market to you. 3. Sharing for non-affiliates** to market to you. State laws and individual companies may give you additional rights to limit sharing.
Definitions	
<b>*Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. ISU Credit Union does not have Affiliates.
<b>**Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you.
Other important information	

ISU Credit Union has no affiliate arrangements. Non-affiliates that we share with include insurance companies. Our joint marketing partners include insurance companies.

Cut this portion off and mail in

Mail in Form		
<p>If you have a joint account, your choice will apply to everyone on your account.</p> 	<p>Mark if you want to limit:</p> <input type="checkbox"/> Do not share my personal information with non-affiliates and joint marketing agreement companies to market their product and services to me.	
	Name	
	Address	
	City, State, Zip	
	[Account #]	
		<p><b>Mail to:</b>          ISU Credit Union          Operations Department          275 S. 5<sup>th</sup> – Ste. 210          Pocatello, ID 83201</p>